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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/944,270	08/31/2001	Robert Wu	127.71.004	1032

7590 08/15/2006

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EXAMINER

CHANDLER, SARA M

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 08/15/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>		<b>Applicant(s)</b>	
	09/944,270		WU, ROBERT	
	<b>Examiner</b>		<b>Art Unit</b>	
	Sara Chandler		3693	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 31 August 2001.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)             | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)    | Paper No(s)/Mail Date. _____  |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____   | 6) <input type="checkbox"/> Other: _____                                    |

## **DETAILED ACTION**

### ***Specification***

Applicant is reminded of the proper language and format for an abstract of the disclosure.

The abstract should be in narrative form and generally limited to a single paragraph on a separate sheet within the range of 50 to 150 words. It is important that the abstract not exceed 150 words in length since the space provided for the abstract on the computer tape used by the printer is limited. The form and legal phraseology often used in patent claims, such as "means" and "said," should be avoided. The abstract should describe the disclosure sufficiently to assist readers in deciding whether there is a need for consulting the full patent text for details.

The language should be clear and concise and should not repeat information given in the title. It should avoid using phrases which can be implied, such as, "The disclosure concerns," "The disclosure defined by this invention," "The disclosure describes," etc.

The abstract of the disclosure is objected to because it contains legal phraseology such as "comprises" in line 5. Correction is required. See MPEP § 608.01(b).

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.

2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

**Claims 1-5 and 9-11** are rejected under 35 U.S.C. 103(a) as being unpatentable over Forsyth, US Pub. No. 2002/0004781 in view of Huberman, US Pub. No. 2003/0028485.

**Re Claim 1:** Forsyth discloses an access terminal maintained by a service provider and connected to a global communications network for automated teller machine (ATM) services to a customer, said access terminal comprising:

a microcontroller for executing preprogrammed instructions and generating directives (Forsyth, abstract, Fig. 2, [0042] ATM controller 44);

a payment acceptor electrically connected and responsive to said microcontroller for accepting payment from the customer to pay for access to the services (Forsyth, abstract, Fig. 2, [0042] [0043] e.g., "card reader 50" and "document deposit module 58");

a multimedia user interface electrically connected and responsive to said microcontroller for enabling exchange of information between the customer and the access terminal during access to said services upon accepting payment from the customer, said multimedia user interface including an ATM interface in one mode of operation for executing an ATM/POS financial transaction by the customer via the global communications network (Forsyth, abstract, Figs. 2, 3A - 3H [0042] "The ATM 12a comprises a user interface 40, a network connection 42 for accessing the Internet 30,

Art Unit: 3693

and an ATM controller 44 [0043] e.g., input means-card reader, key pad; output means-printer [0044][0050][0063] ); and

a network interface device electrically connected and responsive to said microcontroller for connecting to a service provider server through the global communications network (Forsyth, abstract, Figs. 1&2, [0001][0002] "merchant (who may be a vendor, a service provider, or such like)"[0009][0041] "Each ATM 12 is also connected to a public access network 30 in the form of the Internet. As is well known, a huge number of merchant servers are connected to the Internet 30". Inherently, there is a network interface device for these functions.).

Forsyth fails to explicitly disclose an access terminal comprising telecommunications services. Huberman discloses an access terminal comprising telecommunications services (Huberman, [0011][0012][0018] ref. to telephone network).

It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Forsyth by adopting the teachings of Huberman to provide an an access terminal maintained by a service provider and connected to a global communications network for furnishing telecommunications and automated teller machine (ATM) services to a customer, said access terminal comprising: a microcontroller for executing preprogrammed instructions and generating directives; a payment acceptor electrically connected and responsive to said microcontroller for accepting payment from the customer to pay for access to the services; a multimedia user interface electrically connected and responsive to said microcontroller for enabling exchange of information between the customer and the access terminal during access

to said services upon accepting payment from the customer, said multimedia user interface including an ATM interface in one mode of operation for executing an ATM/POS financial transaction by the customer via the global communications network; and a network interface device electrically connected and responsive to said microcontroller for connecting to a service provider server through the global communications network.

As suggested, by Huberman one would have been motivated to use existing networks in the geographic region and/or most of the world to aid in providing user access.

**Re Claim 2:** Forsyth discloses an access terminal wherein the multimedia user interface further comprises:

input means for enabling a customer to input information including access to and selection of services (Forsyth, abstract, Figs. 2,3A - 3H [0042] "The ATM 12a comprises a user interface 40, a network connection 42 for accessing the Internet 30, and an ATM controller 44 [0043] e.g., input means-card reader, key pad; output means-printer [0044][0050][0063] ); and

output means for conveying information and prompts from the access terminal to the customer (Forsyth, abstract, Figs. 2,3A - 3H [0042] "The ATM 12a comprises a user interface 40, a network connection 42 for accessing the Internet 30, and an ATM controller 44 [0043] e.g., input means-card reader, key pad; output means- printer [0044][0050][0063] ).

**Re Claim 3:** Forsyth discloses an access terminal wherein the ATM interface comprises:

a display for prompting the customer to input information associated with the execution of the ATM/POS financial transaction (Forsyth, abstract, Fig. 2 e.g. , card reader 50, display 52, keypad 54; Fig. 3A - 3H[0042] [0043] [0044][0050][0063] );

a card reader in response to the display prompt for reading the information from a bank card and/or a prepaid card (Forsyth, abstract, Fig. 2 e.g. , card reader 50, display 52, keypad 54; Fig. 3A - 3H[0042] [0043] [0044][0050][0063] ); and

a key pad for inputting PIN data of the bank card and/or prepaid card, selecting the type of ATM/POS financial transaction and the amount of the transaction (Forsyth, abstract, Fig. 2 e.g. , card reader 50, display 52, keypad 54; Fig. 3A - 3H[0042] [0043] [0044][0050][0063] ).

**Re Claim 4:** Forsyth discloses an access terminal wherein the ATM interface further comprises:

a currency dispenser for dispensing currency to the customer to complete the ATM/POS financial transaction upon receiving an approval code from a bank associated with the transaction (Forsyth, abstract, Fig. 2 e.g. , printer 56, cash dispenser 59 Fig. 3A - 3H[0042] [0043] [0044][0050][0063] ); and

a printer for printing a receipt documenting the completed ATM/POS financial transaction in response to dispensing of the currency by the currency dispenser (Forsyth, abstract, Fig. 2 e.g. , printer 56, cash dispenser 59 Fig. 3A - 3H[0042] [0043] [0044][0050][0063] ).

**Re Claim 5:** Forsyth fails to explicitly disclose an access terminal wherein the multimedia user interface further comprises a telephone communication device including a switch-hook, a dialing circuit, a microphone, a speaker, and a hybrid coil, for enabling a telephone exchange with a remote telephonic device via the global communications network upon selection of the service by the customer through the multimedia user interface. Huberman discloses an access terminal comprising telecommunications services (Huberman, [0011][0012][0018] ref. to telephone network). Official Notice is taken that it was old and well known at the time of the invention to use a telephone communication device including features such as a switch-hook, a dialing circuit, a microphone, a speaker, and a hybrid coil. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Forsyth and Huberman to provide an access terminal further comprising a telephone communication device including a switch-hook, a dialing circuit, a microphone, a speaker, and a hybrid coil, for enabling a telephone exchange with a remote telephonic device via the global communications network upon selection of the service by the customer through the multimedia user interface. One would have been motivated to enable telephone access.

**Re Claim 6:** Forsyth discloses an access terminal wherein the input means is selected from the group consisting of push-button dial pads, alphanumeric keyboards, alphanumeric key pads, mouse pointing devices, function key pads, touch screens, cursor tracking devices, camera devices, card readers, and microphones (Forsyth, abstract, Figs. 2,3A - 3H [0042] "The ATM 12a comprises a user interface 40, a network



connection 42 for accessing the Internet 30, and an ATM controller 44 [0043 e.g., input means-card reader, key pad; output means- printer [0044][0050][0063] ).

**Re Claim 7:** Forsyth discloses an access terminal of claims wherein the output means is selected from the group consisting of displays, printers, and speakers (Forsyth, abstract, Figs. 2,3A - 3H [0042] "The ATM 12a comprises a user interface 40, a network connection 42 for accessing the Internet 30, and an ATM controller 44 [0043 e.g., input means-card reader, key pad; output means- printer [0044][0050][0063] ).

**Re Claim 9:** Forsyth discloses an access terminal wherein the payment acceptor is a currency acceptor includes a note acceptor for accepting paper currency (Forsyth, abstract, Fig. 2, [0042] [0043] e.g., "card reader 50" and "document deposit module 58").

**Re Claim 10:** Forsyth discloses an access terminal wherein the payment acceptor is a card reader for reading indicia stored or printed on a bank or prepaid card which is related to amount of payment available for paying the service access (Forsyth, abstract, Fig. 2, [0042] [0043] e.g., "card reader 50" and "document deposit module 58").

**Re Claim 11:** Forsyth fails to explicitly disclose an access terminal further comprising a camera for taking images of the customer. Official Notice is taken to that is old and well-known for banks and other financial institutions to take security measures for machines containing valuables and private information. For example, lighting, cameras, security guards are all examples of security measures. It would have been obvious to one of ordinary skill in the art at the time of the invention to modify the teachings of Forsyth to provide an access terminal, wherein the payment acceptor is a card reader for reading

indicia stored or printed on a bank or prepaid card which is related to amount of payment available for paying the service access. One would have been motivated to protect customers and to deter theft and/or fraud.

**Claim 8** is rejected under 35 U.S.C. 103(a) as being unpatentable over Forsyth and Huberman as applied to claim 1 above, and further in view of Hodgson, US Pub. No. 2002/0123972.

**Re Claim 8:** Forsyth fails to explicitly disclose an access terminal wherein the network interface device is interfaces with the global communications network through a communications channel selected from the group consisting of ethernet networks, frame relay net works, synchronous optical network (SONET), asynchronous transfer mode (ATM) networks, digital subscriber loop (XDSL) networks, cable networks, satellite link, T1/T3/E1 trunk lines, integrated services digital network (ISDN), and combinations thereof. Huberman discloses an access terminal wherein the network interface device is interfaces with the global communications network through a communications channel selected from the group consisting of ethernet networks, frame relay net works, synchronous optical network (SONET), asynchronous transfer mode (ATM) networks, digital subscriber loop (XDSL) networks, cable networks, satellite link, T1/T3/E1 trunk lines, integrated services digital network (ISDN), and combinations thereof (Hodgson, [0145] e.g., ISDN). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Forsyth, Huberman and Hodgson to provide an access terminal wherein the network interface device is interfaces with the global communications network through a communications channel selected from the

group consisting of ethernet networks, frame relay net works, synchronous optical network (SONET), asynchronous transfer mode (ATM) networks, digital subscriber loop (XDSL) networks, cable networks, satellite link, T1/T3/E1 trunk lines, integrated services digital network (ISDN), and combinations thereof. One would have been motivated to provide fast access.

**Claim 12** is rejected under 35 U.S.C. 103(a) as being unpatentable over Forsyth and Huberman as applied to claim 1 above, and further in view of Murphy, US Pat. No. 5,305,195.

**Re Claim 12:** Forsyth fails to explicitly disclose an access terminal further comprising a memory means for storing advertising information for exhibition through the multimedia user interface. Murphy discloses an access terminal further comprising a memory means for storing advertising information for exhibition through the multimedia user interface (Murphy, abstract, col. 1, lines 5-11; col. 1, lines 21-24; col. 1, lines 39-47; col. 1, lines 56-59; col. 4, lines 28-33; col. 4, lines 61+- col. 5, line 2; col. 7, lines 3-22; col. 7, lines 51-60; col. 8, lines 3-11, refs. to advertising at ATM. Inherently, there must be memory means for storing advertising information.). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Forsyth, Huberman and Murphy to provide an access terminal further comprising a memory means for storing advertising information for exhibition through the multimedia user interface. As suggested by Murphy one would have been motivated to take advantage of waiting periods associated with ATM transactions, to inform users of the goods and services available at the ATM and to please advertisers.

**Claims 13-16 and 18- 20** are rejected under 35 U.S.C. 103(a) as being unpatentable over Forsyth, US Pub. No. 2002/0004781 in view of Huberman, US Pub. No. 2003/0028485 and Ingram, US Pub. No. 2003/0033249.

**Re Claim 13:** Forsyth discloses an access terminal network maintained by a service provider for furnishing automated teller machine (ATM) services to a customer, said network comprising:

an access terminal comprising a multimedia user interface for enabling exchange of information between the customer and the access terminal during access to said services, said multimedia user interface including an ATM interface in one mode of operation for executing an ATM/POS financial transaction by the customer (Forsyth, abstract, Figs. 2,3A - 3H [0042] "The ATM 12a comprises a user interface 40, a network connection 42 for accessing the Internet 30, and an ATM controller 44 [0043] e.g., input means-card reader, key pad; output means- printer [0044][0050][0063] );

Forsyth fails to explicitly disclose an access terminal network comprising:  
telecommunications services;  
a remote service provider server connected and in operative communication with a service provider gateway server; and  
a global communications network connecting the access terminal and the remote service provider server for facilitating data communication therebetween.

Huberman discloses an access terminal comprising telecommunications services (Huberman, [0011][0012][0018] ref. to telephone network).

Ingram discloses an access terminal network comprising:

a remote service provider server connected and in operative communication with a service provider gateway server (Ingram, abstract, Figs. 1A , !B,2, 14,16, [0003] [0004] "ATM data, which includes transaction data, is received at one or more servers remote from the ATM and remote from one or more electronic merchant servers" [0005] "[0006][0011] "facilitating an electronic commerce transaction between an ATM and an electronic commerce merchant via a global communications network." [0038] {0039}[0040][0041][0045]) ; and

a global communications network connecting the access terminal and the remote service provider server for facilitating data communication therebetween (Ingram, abstract, Figs. 1A , !B,2, 14,16, [0003] [0004] "ATM data, which includes transaction data, is received at one or more servers remote from the ATM and remote from one or more electronic merchant servers" [0005] "[0006][0011] "facilitating an electronic commerce transaction between an ATM and an electronic commerce merchant via a global communications network." [0038] {0039}[0040][0041][0045}).

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of the Forsyth, Huberman and Ingram to provide an access terminal network maintained by a service provider for furnishing telecommunications and automated teller machine (ATM) services to a customer, said network comprising: an access terminal comprising a multimedia user interface for enabling exchange of information between the customer and the access terminal during access to said services, said multimedia user interface including an ATM interface in one mode of operation for executing an ATM/POS financial transaction by the customer;

a remote service provider server connected and operative communication with a service provider gateway server; and a global communications network connecting the access terminal and the remote service provider server for facilitating data communication therebetween.

As suggested, by Huberman one would have been motivated to use existing networks in the geographic region and/or most of the world to aid in providing user access.

**Re Claim 14:** Forsyth discloses an access terminal network wherein the service provider server is connected to an authentication/billing server for monitoring and tracking the access time and the charges associated with the services accessed by the customer through the access terminal (Forsyth, [0002] describes how buyers can purchase goods/services [0018] describes different payment options e.g., "stored value card" [0019][0020] describes reconciling the transactions[0062][0063] Inherently, these features are present).

**Re Claim 15:** Forsyth discloses an access terminal network wherein the authentication/billing server stores and manages account data including balance amount in connection with payment through prepaid cards (Forsyth, [0002] describes how buyers can purchase goods/services [0018] describes different payment options e.g., "stored value card" [0019][0020] describes reconciling the transactions[0062][0063] Inherently, these features are present).

**Re Claim 16:** Forsyth discloses an access terminal network wherein the authentication/billing server comprises a remote authentication dial-in user service

server connected and in operative communication with the service provider server for authenticating, validating and monitoring access of the access terminal to the service provider server and the services (Forsyth, [0002] describes how buyers can purchase goods/services [0018] describes different payment options e.g., "stored value card" [0019][0020] describes reconciling the transactions[0062][0063] Inherently, these features are present).

**Re Claim 18:** Forsyth fails to explicitly disclose an access terminal network wherein the service provider gateway server is a service provider web server connected to the global communications network for providing computer access service to a destination computer server, from the access terminal through the global communications network. Ingram discloses an access terminal network wherein the service provider gateway server is a service provider web server connected to the global communications network for providing computer access service to a destination computer server, from the access terminal through the global communications network (Ingram, abstract, Figs. 1A , 1B,2 "merchant server 102, global communications server 110, service provider server 104 a, ATM 108A, processor server 106A" , 14,16, [0003] [0004] [0005] [0006][0011] [0038] {0039}[0040][0041][0045]). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Forsyth, Huberman and Ingram to provide an access terminal network wherein the service provider gateway server is a service provider web server connected to the global communications network for providing computer access service to a destination computer server, from the access terminal through the global communications network.

One would have been motivated to facilitate interaction and information exchange between the user, service provider and/or merchant.

**Re Claim 19:** Forsyth fails to explicitly disclose an access terminal network wherein the destination computer server is a World Wide Web compatible server. Ingram discloses an access terminal network wherein the destination computer server is a World Wide Web compatible server (Ingram, abstract, Figs. 1A, 1B, 2, 14, 16, [0003] [0004] [0005] “[0006][0011] [0038]”global communications network 110 (for example, the Internet).” [0039][0040][0041][0045] Inherently, the servers are world wide web compatible in order to work the global communications network). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Forsyth, Huberman and Ingram to provide an access terminal network wherein the destination computer server is a World Wide Web compatible server. One would have been motivated to facilitate interaction and information exchange between the user, service provider and/or merchant.

**Re Claim 20:** Forsyth fails to explicitly disclose an access terminal network wherein the service provider gateway is a service provider finance gateway server connected to an ATM/POS terminal of an ATM/POS network through a dedicated communications channel for executing an ATM/POS financial transaction with a bank connected to the ATM/POS network, from the access terminal through the global communications network. Ingram discloses an access terminal network wherein the service provider gateway is a service provider finance gateway server connected to an ATM/POS terminal of an ATM/POS network through a dedicated communications channel for



executing an ATM/POS financial transaction with a bank connected to the ATM/POS network, from the access terminal through the global communications network (Ingram, abstract, Figs. 1A, 1B, 2, 14, 16, [0003] [0004] "ATM data, which includes transaction data, is received at one or more servers remote from the ATM and remote from one or more electronic merchant servers" [0005] "[0006][0011] "facilitating an electronic commerce transaction between an ATM and an electronic commerce merchant via a global communications network." [0038] {0039}[0040][0041][0045]). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Forsyth, Huberman and Ingram to provide an access terminal network wherein the service provider gateway is a service provider finance gateway server connected to an ATM/POS terminal of an ATM/POS network through a dedicated communications channel for executing an ATM/POS financial transaction with a bank connected to the ATM/POS network, from the access terminal through the global communications network. One would have been motivated to facilitate interaction and information exchange between the user, service provider and/or merchant.

**Claim 17** is rejected under 35 U.S.C. 103(a) as being unpatentable over Forsyth, Huberman and Ingram as applied to claim 13 above, and further in view of Rotman, US Pub. No. 2003/0018550.

**Re Claim 17:** Forsyth fails to explicitly disclose an access terminal network wherein the service provider gateway server is a public switched telephone network (PSTN) gateway connected to a PSTN for providing telephone and facsimile calling service to a destination PSTN telephone device connected to the PSTN, from the access terminal

Art Unit: 3693

through the global communications network. Rotman discloses an access terminal network wherein the service provider gateway server is a public switched telephone network (PSTN) gateway connected to a PSTN for providing telephone and facsimile calling service to a destination PSTN telephone device connected to the PSTN, from the access terminal through the global communications network (Rotman, [0049][0077] PSTN network). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teachings of Forsyth, Huberman, Ingram and Rotman to provide an access terminal network wherein the service provider gateway server is a public switched telephone network (PSTN) gateway connected to a PSTN for providing telephone and facsimile calling service to a destination PSTN telephone device connected to the PSTN, from the access terminal through the global communications network. As suggested by Rotman, one can use any network over which information can be exchanged.

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

Drummond, US Pub. No. 2001/0014881- general ATM features;

Krawiec, US Pat. No. 7,051,096- web-enabled ATM; and

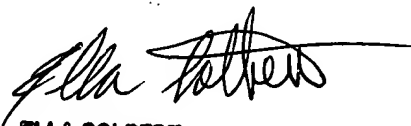
Greene, US Pat. No. 6,443,359- various services available with ATM.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sara Chandler whose telephone number is 571-272-1186. The examiner can normally be reached on 8-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

SMC



ELLA COLBERT  
PRIMARY EXAMINER